



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [WESTERN ALLIANCE BANCORPORATION](#)

City/State [PHOENIX, AZ](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [69,164,937](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	64,371,168	46,548,456			49,300,515			31,284,682			24,903,129		
Net income (\$000)	764,378	653,253			899,190			506,641			499,171		
Number of BHCs in peer group	132	132			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.32	2.79	88	3.22	2.65	84	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94
+ Non-interest income	0.57	0.94	30	0.85	1.09	44	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4
- Overhead expense	1.71	2.18	15	1.77	2.21	21	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
- Provision for credit losses	0.13	0.10	67	-0.10	-0.12	46	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31
+ Securities gains (losses)	0.01	0	95	0	0.01	38	0.02	0.01	80	0	0.02	32	0.01	0.01	74
+ Other tax equivalent adjustments	0.01	0	91	0.01	0	93	0.01	0	92	0.02	0	97	0.01	0	88
= Pretax net operating income (tax equivalent)	2.03	1.46	88	2.41	1.76	86	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94
Net operating income	1.58	1.10	90	1.87	1.34	87	1.82	1.26	89	1.62	0.81	96	2	1.19	97
Net income	1.58	1.10	90	1.87	1.34	87	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.02	3.36	89	3.64	3.12	82	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89
Interest expense	0.50	0.35	77	0.23	0.26	55	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32
Net interest income (tax equivalent)	3.52	3.01	85	3.41	2.85	81	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	18	0.02	0.12	21	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11
Earnings coverage of net loan and lease losses (X)	-4,378.83	36.38	1	169.20	26.30	93	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.58	1.17	9	0.71	1.32	12	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47
Allowance for loan and lease losses / Total loans and leases	0.56	1.15	11	0.60	1.30	9	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.39	23	0.22	0.58	12	0.19	0.49	13	0.43	0.71	30	0.33	0.57	25
30-89 days past due loans and leases / Total loans and leases	0.57	0.33	82	0.23	0.29	50	0.32	0.32	61	0.04	0.39	3	0.07	0.43	6
Liquidity and Funding															
Net noncore funding dependence	11.07	5.89	72	1.61	-3.31	66	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25
Net short-term noncore funding dependence	8.93	0.87	82	0.40	-9.17	79	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52
Net loans and leases / Total assets	78.64	63.09	87	77.86	58.81	90	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Capitalization															
Tier 1 leverage ratio	7.53	9.22	11	7.87	9.07	17	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75
Holding company equity capital / Total assets	7.26	9.68	17	8.55	10.79	15	8.86	10.71	20	9.36	11.16	24	11.25	12.43	36
Total equity capital (including minority interest) / Total assets	7.26	9.81	14	8.55	10.91	14	8.86	10.82	19	9.36	11.29	23	11.25	12.57	33
Common equity tier 1 capital / Total risk-weighted assets	8.67	11.79	3	8.72	12.64	1	9.10	12.42	4	9.92	12.38	10	10.61	12.17	26
Net loans and leases / Equity capital (X)	10.83	6.64	95	9.10	5.47	94	8.96	5.53	93	7.84	5.58	86	6.95	5.21	84
Cash dividends / Net income	16.21	31.93	24	13.42	27.22	24	14.19	28.27	22	19.98	42.30	20	10.28	33.12	13
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	31.06	6.04	93	58.31	9.51	97	53.54	10.50	96	35.94	16.68	90	16.06	9.26	80
Equity capital	11.23	-3.83	84	40.01	7.52	93	45.38	7.46	94	13.15	6.99	80	15.42	10.49	78
Net loans and leases	32.36	14.48	87	59.87	-0.66	97	66.07	3.36	98	27.77	9.07	87	19.35	9.10	85
Noncore funding	325.11	36.20	95	66.04	-21.64	98	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	11.81	11.91	60	16.89	10.65	75	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45
Equity investment in subsidiaries / Equity capital	110.02	104.01	75	109.25	103.15	80	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54
Cash from ops + noncash items + op expense / Op expense + dividends	133.50	118.32	62	145.60	155.61	54	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,601,969	1,044,841	1,481,545	1,137,095	1,087,658	53.32	194.09
Income from lease financing receivables.....	6,320	5,409	7,303	7,173	5,412	16.84	143.64
Fully taxable income on loans and leases.....	1,576,645	1,016,629	1,444,869	1,098,474	1,041,515	55.09	204.25
Tax-exempt income on loans and leases.....	31,644	33,621	43,979	45,794	51,555	-5.88	8.76
Estimated tax benefit on income on loans and leases.....	9,337	10,435	13,655	14,447	19,069	-10.52	-60.52
Income on loans and leases (tax equivalent).....	1,617,626	1,060,685	1,502,503	1,158,715	1,112,139	52.51	183.32
Investment interest income (tax equivalent).....	198,519	135,519	184,308	126,283	121,915	46.49	185.10
Interest on balances due from depository institutions.....	7,846	2,760	3,224	3,564	12,314	184.28	40.96
Interest income on other earning assets.....	4,175	1,426	1,966	1,596	3,771	192.78	123.98
Total interest income (tax equivalent).....	1,828,166	1,200,390	1,692,001	1,290,158	1,250,139	52.30	182.12
Interest on time deposits of \$250K or more	2,230	2,122	2,635	9,130	14,303	5.09	-32.22
Interest on time deposits < \$250K.....	10,740	4,385	5,836	17,438	27,581	144.93	111.38
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	105,783	28,240	39,044	43,801	116,521	274.59	400.51
Interest on other borrowings and trading liabilities.....	84,656	20,348	31,669	3,535	7,101	316.04	2979.52
Interest on subordinated debt and mandatory convertible securities	23,452	22,142	30,712	20,987	19,127	5.92	110.07
Total interest expense.....	226,861	77,237	109,896	94,891	184,633	193.72	422.49
Net interest income (tax equivalent).....	1,601,305	1,123,153	1,582,105	1,195,267	1,065,506	42.57	164.85
Non-interest income.....	277,321	297,477	400,697	68,480	51,968	-6.78	807.32
Adjusted operating income (tax equivalent)	1,878,626	1,420,630	1,982,802	1,263,747	1,117,474	32.24	195.77
Overhead expense.....	823,844	616,797	854,932	493,249	479,291	33.57	210.51
Provision for credit losses.....	65,000	-34,600	-21,400	123,587	18,500		430.61
Securities gains (losses)	6,733	3	8,364	230	3,152	224333.33	642.34
Other tax equivalent adjustments	2,731	2,187	2,906	7,704	2,946	24.87	52.40
Pretax net operating income (tax equivalent).....	978,865	840,170	1,159,209	658,627	632,266	16.51	171.68
Applicable income taxes	187,074	159,805	223,801	115,914	105,055	17.06	104.78
Tax equivalent adjustments	27,413	27,112	36,218	36,072	28,040	1.11	-16.32
Applicable income taxes (tax equivalent).....	214,487	186,917	260,019	151,986	133,095	14.75	72.82
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	764,378	653,253	899,190	506,641	499,171	17.01	223.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	764,378	653,253	899,190	506,641	499,171	17.01	223.63
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	764,378	653,253	899,190	506,641	499,171	17.01	223.63
Investment securities income (tax equivalent).....	198,519	135,519	184,308	126,283	121,915	46.49	185.10
US Treasury and agency securities (excluding mortgage-backed securities)	23	8	11	55	958	187.50	-98.07
Mortgage-backed securities	68,641	54,764	73,894	60,997	76,304	25.34	60.48
All other securities	129,855	80,747	110,403	65,231	44,653	60.82	405.91
Cash dividends declared.....	123,904	87,636	127,578	101,237	51,330	41.38	
Common	114,341	87,636	124,107	101,237	51,330	30.47	
Preferred.....	9,563	0	3,471	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.79	3.12	90	3.44	2.90	85	3.43	2.85	86	4.12	3.27	92	5.02	4	92
Less: Interest expense	0.47	0.33	78	0.22	0.24	55	0.22	0.23	58	0.30	0.48	24	0.74	0.98	33
Equals: Net interest income (tax equivalent)	3.32	2.79	88	3.22	2.65	84	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94
Plus: Non-interest income	0.57	0.94	30	0.85	1.09	44	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4
Equals: adjusted operating income (tax equivalent)	3.89	3.77	67	4.07	3.80	69	4.02	3.70	72	4.04	4.04	55	4.49	4.41	58
Less: Overhead expense	1.71	2.18	15	1.77	2.21	21	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
Less: Provision for credit losses	0.13	0.10	67	-0.10	-0.12	46	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	95	0	0.01	39	0.02	0.01	80	0	0.02	34	0.01	0.01	74
Plus: other tax equivalent adjustments	0.01	0	91	0.01	0	93	0.01	0	92	0.02	0	97	0.01	0	88
Equals: Pretax net operating income (tax equivalent)	2.03	1.46	88	2.41	1.76	86	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94
Less: Applicable income taxes (tax equivalent)	0.44	0.34	81	0.54	0.41	81	0.53	0.38	83	0.49	0.23	93	0.53	0.36	88
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.58	1.10	90	1.87	1.34	87	1.82	1.26	89	1.62	0.81	96	2	1.19	97
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.58	1.10	90	1.87	1.34	87	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Memo: Net income (last four quarters)	1.61	1.10	92	1.94	1.30	90	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Net income-BHC and noncontrolling (minority) interest	1.58	1.11	90	1.87	1.35	87	1.82	1.27	89	1.62	0.83	95	2	1.20	97
Margin Analysis															
Average earning assets / Average assets	94.13	92.93	67	94.45	93.09	66	94.58	93.08	68	95.87	92.32	88	93.53	91.05	77
Average interest-bearing funds / Average assets	51.85	60.58	15	48.51	61.98	6	48.27	61.99	5	52.30	64.06	8	54.35	65.57	11
Interest income (tax equivalent) / Average earning assets	4.02	3.36	89	3.64	3.12	82	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89
Interest expense / Average earning assets	0.50	0.35	77	0.23	0.26	55	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32
Net interest income (tax equivalent) / Average earning assets	3.52	3.01	85	3.41	2.85	81	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93
Yield or Cost															
Total loans and leases (tax equivalent)	4.30	4.24	61	4.22	4.07	63	4.11	4.01	64	4.79	4.27	78	5.85	5.09	86
Interest-bearing bank balances	0.74	0.79	42	0.13	0.13	60	0.14	0.14	50	0.32	0.27	68	2.65	2.04	81
Federal funds sold and reverse repos	0	1.05	8	0	0.25	21	0	0.25	19	0.96	0.68	74	2.33	2.44	55
Trading assets	0	0.57			0.45		0.45			0.60			0.99		
Total earning assets	3.97	3.33	89	3.56	3.09	81	3.56	3.04	84	4.21	3.51	86	5.26	4.36	89
Investment securities (tax equivalent)	3.02	1.96	96	2.49	1.77	90	2.51	1.77	89	2.91	2.25	91	3.40	2.76	88
US Treasury and agency securities (excluding mortgage-backed securities)	1.38		0.05	1.23	3	0.05	1.14	3	13.75	1.75	99	2.85	2.32	83	
Mortgage-backed securities	2.37	1.87	90	1.77	1.55	71	1.82	1.57	76	2.23	2.05	66	2.91	2.61	87
All other securities	3.43	2.89	75	3.23	2.85	67	3.30	2.81	69	3.94	3.24	78	4.11	4.06	67
Interest-bearing deposits	0.55	0.35	80	0.22	0.22	55	0.21	0.21	58	0.40	0.53	39	0.80	1.10	28
Time deposits of \$250K or more	0.66	0.61	62	0.57	0.70	38	0.54	0.66	41	1.37	1.42	40	2.03	1.96	54
Time deposits < \$250K	0.74	0.58	69	0.47	0.67	27	0.44	0.62	29	1.29	1.36	44	1.87	1.82	48
Other domestic deposits	0.53	0.31	82	0.19	0.16	69	0.19	0.15	71	0.32	0.36	46	1.08	0.93	65
Foreign deposits	0	0.52			0.12		0.14			0.42			1.19		
Federal funds purchased and repos	1.72	0.88	82	0.11	0.18	50	0.13	0.17	58	0.51	0.62	56	1.72	1.86	45
Other borrowed funds and trading liabilities	3.11	1.55	94	1.99	1.29	77	1.96	1.27	76	0.37	1.50	7	1.42	2.38	8
All interest-bearing funds	0.91	0.54	84	0.46	0.38	68	0.46	0.37	69	0.58	0.74	34	1.36	1.49	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		277,321		297,477		400,697		68,480		51,968		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		18,497		19,776		26,291		21,609		22,090		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		57		5		6		156		0		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		252,400		-58,550		-64,371		211		336		
Net securitization income		-91,922		110,790		154,601		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		-315,718		148,447		144,864		-184		-3,128		
Other non-interest income.....		414,007		77,009		139,306		46,688		32,670		
Total overhead expenses		823,844		616,797		854,932		493,249		479,291		
Personnel expense.....		413,851		346,069		466,714		303,583		279,274		
Net occupancy expense.....		39,681		31,433		43,820		34,166		32,507		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		7,707		4,187		6,085		1,619		1,547		
Other operating expenses.....		362,605		235,108		338,313		153,881		165,963		
Fee income on mutual funds and annuities.....		57		5		6		156		0		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		3,458		3,178		3,252		1,937		1,865		
Average personnel expense per employee.....		119.68		108.90		143.52		156.73		149.74		
Average assets per employee.....		18,615.14		14,647.09		15,160.06		16,151.10		13,352.88		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.02	2.43	24	0	2.14	22	0	2.17	23	0.23	2.02	27
Overhead expenses / Net Interest Income + non-interest income	44.44	58.02	11	44.19	58.85	10	43.85	59.28	11	39.93	62.28	3
Percent of Average Assets												
Total overhead expense	1.71	2.18	15	1.77	2.21	21	1.73	2.17	22	1.58	2.57	9
Personnel expense.....	0.86	1.20	15	0.99	1.23	23	0.95	1.21	22	0.97	1.30	19
Net occupancy expense.....	0.08	0.22	7	0.09	0.24	7	0.09	0.23	7	0.11	0.26	7
Other operating expenses.....	0.77	0.73	68	0.69	0.72	54	0.70	0.72	55	0.50	0.94	10
Overhead less non-interest income	1.13	1.22	36	0.91	1.08	31	0.92	1.10	32	1.36	1.25	57
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	43.85	57.55	11	43.42	58.34	9	43.12	58.83	10	39.03	61.82	2
Personnel expense.....	22.03	31.86	12	24.36	32.89	15	23.54	32.93	12	24.02	32.36	13
Net occupancy expense.....	2.11	5.98	7	2.21	6.26	7	2.21	6.23	7	2.70	6.58	5
Other operating expenses.....	19.71	19.14	57	16.84	18.68	43	17.37	19.18	41	12.30	22.28	3
Total non-interest income	14.76	24.10	30	20.94	28.20	35	20.21	27.67	36	5.42	28.83	3
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts	0.98	3.30	15	1.39	3.25	20	1.33	3.27	20	1.71	3.27	26
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0	2.15	16	0	2.46	13	0	2.58	14	0.01	2.46	13
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	13.44	1.23	95	-4.12	0.56	0	-3.25	0.60	0	0.02	0.01	56
Net securitization income	-4.89	0	0	7.80	0.01	99	7.80	0.01	99	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	-16.81	1.19	1	10.45	3.64	87	7.31	3.30	84	-0.01	3.92	10
Other non-interest income.....	22.04	8.80	92	5.42	9.39	27	7.03	9.27	37	3.69	9.65	11
Overhead less non-interest income	29.09	32.79	33	22.48	29.67	26	22.91	30.52	24	33.61	31.93	51
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.11	21.50	25	19.02	21.49	22	19.31	21.18	27	17.60	18.63	36
Applicable income tax + TE / Pretax net operating income + TE	21.91	23.57	27	22.25	23.11	39	22.43	22.67	44	23.08	21.18	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	32,064,902	24,498,311	26,118,821	12,365,507	11,335,425	30.89	331.96	
Commercial and industrial loans	13,923,559	9,448,587	10,864,130	7,635,774	5,221,832	47.36	254.68	
Loans to individuals	30,537	13,766	21,557	10,427	10,983	121.83	91.88	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	7	8	308	310	143	-12.50	-98.59	
Other loans and leases	8,673,028	7,378,387	7,712,038	7,041,000	4,554,913	17.55	174.73	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	54,692,033	41,339,059	44,716,854	27,053,018	21,123,296	32.30	276.61	
Less: Allowance for loan and lease losses	304,118	246,861	252,589	278,954	167,797	23.19	122.93	
Net loans and leases	54,387,915	41,092,198	44,464,265	26,774,064	20,955,499	32.36	278.07	
Debt securities that reprice or mature in over 1 year	5,349,538	6,253,486	6,100,230	4,921,785	3,785,903	-14.46	52.25	
Mutual funds and equity securities	165,415	178,357	158,498	167,275	138,701	-7.26	12.72	
Subtotal	59,902,868	47,524,041	50,722,993	31,863,124	24,880,103	26.05	231.95	
Interest-bearing bank balances	1,349,978	620,033	350,234	2,497,521	248,619	117.73	160.00	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	2,873,175	1,167,729	1,186,089	348,615	45,514	146.05	5966.16	
Trading assets	0	0	0	0	0			
Total earning assets	64,133,260	49,321,138	52,268,947	34,716,130	25,174,236	30.03	244.57	
Non-interest-bearing cash and due from depository institutions	259,567	297,844	166,193	174,195	185,977	-12.85	97.95	
Premises, fixed assets, and leases	331,528	244,143	292,379	193,784	192,428	35.79	181.51	
Other real estate owned	11,164	11,478	11,681	1,436	13,850	-2.74	-61.47	
Investment in unconsolidated subsidiaries	2,524	2,524	2,524	2,525	2,524	0.00	0.00	
Intangible and other assets	4,431,333	2,902,482	3,246,150	1,379,761	1,252,933	52.67	330.55	
Total assets	69,164,937	52,775,070	55,982,635	36,461,042	26,821,948	31.06	247.17	
Quarterly average assets	69,021,689	51,234,433	57,556,693	34,593,508	26,408,103	34.72	256.19	
Average loans and leases (YTD)	50,185,824	33,478,663	36,551,502	24,208,925	19,019,088	49.90	269.43	
Memoranda								
Loans held-for-sale	2,491,205	6,537,126	5,641,384	0	21,803	-61.89	15139.52	
Loans not held-for-sale	52,200,828	34,801,933	39,075,470	27,053,018	21,101,493	49.99	259.86	
Real estate loans secured by 1–4 family	18,164,971	13,989,957	14,923,035	2,434,596	2,147,664	29.84	4721.93	
Commercial real estate loans	13,892,887	10,500,336	11,187,828	9,922,734	9,177,426	32.31	97.34	
Construction and land development	3,621,488	2,938,185	3,016,392	2,431,281	1,904,904	23.26	118.96	
Multifamily	359,286	198,049	201,094	192,288	221,416	81.41	82.63	
Nonfarm nonresidential	9,912,113	7,364,102	7,970,342	7,299,165	7,051,106	34.60	91.01	
Real estate loans secured by farmland	7,044	8,018	7,958	8,177	10,335	-12.15	11.28	
Total investment securities	8,395,367	7,608,907	7,454,448	5,444,545	3,970,118	10.34	126.43	
U.S. Treasury securities	0	10,000	12,999	0	999	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	10,000		-100.00	
Municipal securities	1,933,507	2,140,990	2,097,251	1,748,880	1,047,734	-9.69	213.02	
Mortgage-backed securities	3,212,171	3,913,509	3,820,322	3,077,916	2,635,541	-17.92	17.64	
Asset-backed securities	2,647,668	973,228	935,797	153,757	10,142	172.05	16923.52	
Other debt securities	436,606	392,823	429,581	296,717	127,001	11.15	227.73	
Mutual funds and equity securities	165,415	178,357	158,498	167,275	138,701	-7.26	12.72	
Available-for-sale securities	6,960,324	6,383,608	6,188,816	4,708,511	3,346,310	9.03	95.91	
U.S. Treasury securities	0	10,000	12,999	0	999	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	10,000		-100.00	
Municipal securities	865,062	1,319,979	1,207,013	1,180,121	562,627	-34.46	86.93	
Mortgage-backed securities	3,010,988	3,687,578	3,603,426	3,077,916	2,635,541	-18.35	10.28	
Asset-backed securities	2,647,668	973,228	935,797	153,757	10,142	172.05	16923.52	
Other debt securities	436,606	392,823	429,581	296,717	127,001	11.15	227.73	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-185,779	45,156	39,268	43,064	31,154			
Available-for-sale securities appreciation (depreciation)	-983,318	57,109	22,244	122,151	28,382			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,709,112	2,265,359	2,193,128	778,019	962,490	-24.55	75.28	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	24,925,608	21,058,188	21,353,380	13,463,294	8,537,905	18.37	227.59
NOW, ATS and transaction accounts	8,350,493	4,954,306	6,923,977	4,396,374	2,760,865	68.55	491.37
Time deposits less brokered deposits < \$250K	-1,138,858	282,733	-162,501	532,873	603,634		
MMDA and other savings accounts	19,201,957	17,440,104	17,278,656	12,413,361	9,120,748	10.10	205.06
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	51,339,200	43,735,331	45,393,512	30,805,902	21,023,152	17.39	243.50
Time deposits of \$250K or more	639,028	418,819	465,542	569,800	721,057	52.58	-4.57
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,036,162	416,089	691,625	16,006	16,675	149.02	3875.15
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,346,706	32,596	41,566	5,000	0	13235.09	
Other borrowings w/remaining maturity over 1 year	1,222,828	557,619	775,044	0	0	119.29	
Brokered deposits < \$250K	3,610,589	1,128,435	1,752,934	554,759	1,052,284	219.96	180.07
Noncore funding	10,855,313	2,553,558	3,726,711	1,145,565	1,790,016	325.11	446.91
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	889,368	1,064,950	895,823	548,671	393,563	-16.49	138.53
Other liabilities	1,060,196	907,244	1,003,936	547,410	598,469	16.86	124.19
Total liabilities	64,144,077	48,261,083	51,019,982	33,047,548	23,805,200	32.91	260.83
Equity Capital							
Perpetual preferred stock (including surplus)	294,479	294,470	294,470	0	0	0.00	
Common stock	11	10	10	10	10	10.00	10.00
Common surplus	2,154,184	1,695,750	1,966,173	1,390,923	1,374,141	27.03	51.83
Retained earnings	3,413,525	2,567,055	2,773,051	2,001,439	1,680,317	32.97	349.96
Accumulated other comprehensive income	-736,151	42,592	15,729	92,257	25,008		
Other equity capital components	-105,188	-85,890	-86,780	-71,135	-62,728		
Total holding company equity capital	5,020,860	4,513,987	4,962,653	3,413,494	3,016,748	11.23	134.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,020,860	4,513,987	4,962,653	3,413,494	3,016,748	11.23	134.00
Total liabilities and capital	69,164,937	52,775,070	55,982,635	36,461,042	26,821,948	31.06	247.17
Memoranda							
Non-interest-bearing deposits	24,925,608	21,058,188	21,353,380	13,463,294	8,537,905	18.37	227.59
Interest-bearing deposits	30,663,209	24,224,397	26,258,608	18,467,167	14,258,588	26.58	229.85
Total deposits	55,588,817	45,282,585	47,611,988	31,930,461	22,796,493	22.76	228.83
Long-term debt that reprices within 1 year	907,320	239,317	457,145	75,000	0	279.13	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,962,653	3,413,494	3,413,494	3,016,748	2,613,734		
Accounting restatements	0	0	0	-24,947	0		
Net income	764,378	653,253	899,190	506,641	499,171		
Net sale of new perpetual preferred stock	9	294,470	294,470	0	0		
Net sale of new common stock	188,013	304,828	575,250	-42,553	-93,812		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	18,408	14,756	15,646	8,407	9,646		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	123,904	87,636	127,578	101,237	51,330		
Change in other comprehensive income	-751,881	-49,666	-76,527	67,249	58,631		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,020,860	4,513,987	4,962,653	3,413,494	3,016,748		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.36	39.88	63	46.42	36.06	75	46.66	36.25	75	33.91	36.22	38	42.26	37.78	50
Commercial and industrial loans	20.13	11.23	85	17.90	11.11	81	19.41	10.76	86	20.94	13.52	85	19.47	12.02	80
Loans to individuals	0.04	3.58	9	0.03	3.60	7	0.04	3.36	8	0.03	3.40	6	0.04	4.20	7
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	24	0	0.21	22	0	0.18	26	0	0.19	27	0	0.24	24
Other loans and leases.....	12.54	4.52	93	13.98	4.26	94	13.78	4.47	94	19.31	4.63	96	16.98	5.01	95
Net loans and leases.....	78.64	63.09	87	77.86	58.81	90	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Debt securities over 1 year.....	7.73	18.76	10	11.85	18.32	24	10.90	19.46	20	13.50	15.55	39	14.11	14.60	53
Mutual funds and equity securities	0.24	0.05	92	0.34	0.05	94	0.28	0.06	93	0.46	0.05	97	0.52	0.06	98
Subtotal	86.61	83.05	61	90.05	78.17	93	90.60	79.22	93	87.39	78.16	88	92.76	79.65	97
Interest-bearing bank balances	1.95	3.61	41	1.17	9.37	5	0.63	8.50	1	6.85	7.51	49	0.93	3.06	23
Federal funds sold and reverse repos.....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	4.15	1.71	87	2.21	1.51	72	2.12	1.56	71	0.96	1.68	40	0.17	1.91	12
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	92.73	90.76	71	93.46	91.57	71	93.37	91.77	69	95.21	91.05	96	93.86	89.53	91
Non-interest cash and due from depository institutions.....	0.38	0.98	9	0.56	0.99	18	0.30	0.82	9	0.48	1.07	11	0.69	1.14	20
Other real estate owned.....	0.02	0.01	75	0.02	0.01	72	0.02	0.01	79	0	0.02	28	0.05	0.03	75
All other assets.....	6.91	8.19	31	5.99	7.39	33	6.35	7.35	37	4.33	7.82	7	5.45	9.27	12
Memoranda															
Short-term investments	6.11	6.75	58	3.39	12.31	11	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9
U.S. Treasury securities.....	0	1.98	7	0.02	1.18	33	0.02	1.47	28	0	0.84	17	0	1.03	30
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0.04	0.54	30
Municipal securities	2.80	1.69	73	4.06	1.70	80	3.75	1.73	79	4.80	1.69	85	3.91	1.34	84
Mortgage-backed securities	4.64	12.93	13	7.42	13.46	22	6.82	14.14	17	8.44	11.75	37	9.83	11.44	39
Asset-backed securities	3.83	0.85	89	1.84	0.47	86	1.67	0.50	83	0.42	0.32	74	0.04	0.28	59
Other debt securities	0.63	0.51	62	0.74	0.51	69	0.77	0.53	68	0.81	0.42	76	0.47	0.39	69
Loans held-for-sale.....	3.60	0.30	93	12.39	0.50	96	10.08	0.55	96	0	0.52	7	0.08	0.39	32
Loans held for investment	75.47	63.03	80	65.94	58.34	73	69.80	58.06	82	74.20	61.72	86	78.67	63.50	90
Real estate loans secured by 1–4 family	26.26	12.79	89	26.51	11.57	93	26.66	11.46	92	6.68	11.91	28	8.01	13.29	29
Revolving	0.81	1.52	35	0.73	1.44	33	0.77	1.42	38	0.78	1.66	31	0.74	2.07	30
Closed-end, secured by first liens	25.45	10.86	91	25.77	9.73	94	25.88	9.67	94	5.88	9.81	31	7.24	10.69	33
Closed-end, secured by junior liens	0.01	0.19	14	0.01	0.19	12	0.01	0.17	13	0.01	0.22	13	0.03	0.28	19
Commercial real estate loans	20.09	24.89	38	19.90	22.35	40	19.98	22.69	41	27.21	22.22	61	34.22	22.23	76
Construction and land development	5.24	3.92	68	5.57	3.40	79	5.39	3.34	76	6.67	3.40	82	7.10	3.44	83
Multifamily.....	0.52	3.87	12	0.38	3.32	9	0.36	3.57	9	0.53	3.12	13	0.83	3.01	21
Nonfarm nonresidential	14.33	15.73	45	13.95	14.65	47	14.24	14.57	49	20.02	14.72	68	26.29	14.69	84
Real estate loans secured by farmland.....	0.01	0.34	32	0.02	0.35	33	0.01	0.30	35	0.02	0.33	36	0.04	0.36	40

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	58.63	62.29	36	59.26	60.51	39	58.41	61.05	35	45.71	57.15	27	53.66	57.46	41
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.21	20.65	85	33.84	20	87	33.37	19.86	87	9	19.43	20	10.17	20.75	20
Real estate loans secured by 1–4 family.....	1.02	2.39	33	0.94	2.47	27	0.96	2.43	29	1.06	2.64	27	0.94	3.15	26
Revolving	32.19	18.01	86	32.91	17.35	90	32.41	17.24	90	7.94	16.59	21	9.23	17.39	22
Closed-end.....	25.40	38.12	29	25.40	37.13	28	25.02	37.86	28	36.68	34.63	48	43.45	33.52	64
Construction and land development.....	6.62	6.10	57	7.11	5.69	63	6.75	5.65	61	8.99	5.26	79	9.02	5.09	78
1–4 family.....	1.57	1.40	62	1.59	1.19	69	1.30	1.18	60	2.16	0.93	79	2.42	0.94	82
Other.....	5.05	4.62	55	5.52	4.46	60	5.45	4.40	62	6.83	4.19	79	6.60	4.02	76
Multifamily.....	0.66	5.86	7	0.48	5.41	6	0.45	5.78	4	0.71	4.96	8	1.05	4.69	15
Nonfarm nonresidential	18.12	24.30	33	17.81	24.45	33	17.82	24.56	35	26.98	22.93	58	33.38	22.15	74
Owner-occupied.....	3.08	8.11	21	4.35	8.31	28	3.85	8.29	27	7.04	7.68	50	9.94	7.72	62
Other.....	15.04	15.95	44	13.47	15.83	40	13.97	15.94	42	19.94	14.95	66	23.44	14.34	81
Real estate loans secured by farmland.....	0.01	0.55	27	0.02	0.61	31	0.02	0.54	34	0.03	0.54	34	0.05	0.55	38
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	25.46	18.37	75	22.86	19.45	63	24.30	18.86	71	28.23	22.17	73	24.72	19.53	71
Loans to individuals	0.06	6.24	8	0.03	6.58	6	0.05	6.24	7	0.04	6.13	6	0.05	7.13	6
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	24	0	0.38	22	0	0.34	25	0	0.32	25	0	0.37	23
Other loans and leases.....	15.86	8.16	81	17.85	8.42	84	17.25	8.75	82	26.03	9.09	90	21.56	9.85	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	592.10	411.16	84	584.65	383.43	88	561.73	391.81	82	365.33	381.27	41	385.14	391.26	44
Real estate loans secured by 1–4 family.....	335.43	133.66	93	333.87	124.74	94	320.95	126.06	93	71.93	125.03	28	72.97	138.18	27
Revolving	10.29	15.46	43	9.24	15.53	41	9.22	15.44	42	8.44	17.42	32	6.72	21.26	29
Closed-end.....	325.14	116.59	94	324.63	107.54	95	311.73	108.85	94	63.49	106.14	31	66.25	115.20	29
Commercial real estate loans	256.54	254.65	50	250.59	238.58	53	240.62	245.88	47	293.16	234.65	60	311.82	229.44	66
Construction and land development.....	66.87	39.81	78	70.12	36.07	84	64.87	35.95	82	71.83	35.62	83	64.72	34.95	77
1–4 family.....	15.83	9.02	75	15.69	7.44	81	12.49	7.42	73	17.24	6.34	84	17.37	6.61	85
Other.....	51.04	30.27	80	54.43	28.34	85	52.39	28.11	83	54.59	28.16	85	47.35	27.32	76
Multifamily.....	6.63	40.47	13	4.73	35.29	9	4.32	38.66	8	5.68	32.74	13	7.52	31.04	18
Nonfarm nonresidential	183.03	161.09	57	175.74	156.30	56	171.42	158.05	55	215.65	155.06	67	239.57	152.10	77
Owner-occupied.....	31.11	53.43	31	42.88	52.63	43	37.05	52.99	36	56.30	52.37	56	71.32	53.07	67
Other.....	151.92	105.96	75	132.86	100.99	66	134.36	102.54	67	159.34	100.54	75	168.26	97.41	79
Real estate loans secured by farmland.....	0.13	3.36	32	0.19	3.67	33	0.17	3.22	37	0.24	3.44	35	0.35	3.60	39
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	257.11	115.08	94	225.49	116.17	90	233.65	114.45	90	225.59	139.91	85	177.42	122.02	76
Loans to individuals	0.56	35.47	9	0.33	36.56	7	0.46	34.55	7	0.31	37.47	8	0.37	43.51	7
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	24	0	2.03	22	0.01	1.86	26	0.01	1.88	26	0	2.18	23
Other loans and leases.....	160.15	50.11	92	176.09	47.63	94	165.86	51.06	93	208.02	49.54	96	154.76	52.44	92
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.26	30.74	36	22.67	29.25	35	23.18	30.07	35	31.85	27.32	57	35.08	26.45	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.99	205.31	61	223.63	187.63	59	222.97	195.33	57	254.53	183.76	73	251.77	178.57	71
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.11	262.15	52	266.52	244.92	53	260.02	252.85	51	310.83	240.85	64	323.09	236.10	69

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.11	6.75	58	3.39	12.31	11	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9
Liquid assets	4.87	23.63	3	5.63	29.12	1	4.63	29.03	1	11.64	26.22	11	7.28	22.44	3
Investment securities	12.14	20.98	21	14.42	20.37	29	13.32	21.63	23	14.93	17.85	37	14.80	16.99	44
Net loans and leases	78.64	63.09	87	77.86	58.81	90	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Net loans, leases and standby letters of credit	79.02	63.92	87	78.17	59.61	90	79.78	59.49	93	73.92	62.48	82	78.70	64.84	88
Core deposits	74.23	74.28	38	82.87	75.52	82	81.08	75.71	66	84.49	70.67	96	78.38	63.09	89
Noncore funding	15.69	12.30	69	4.84	10.15	32	6.66	10.30	45	3.14	14.13	6	6.67	19.36	12
Time deposits of \$250K or more	0.92	1.67	33	0.79	1.67	27	0.83	1.58	29	1.56	2.11	42	2.69	2.94	53
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.50	1.24	72	0.79	1.19	53	1.24	1.23	67	0.04	1.47	24	0.06	1.94	20
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.50	0.58	80	0.79	0.54	64	1.24	0.54	76	0.04	0.54	41	0.06	0.48	37
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	6.28	2.18	88	0.06	0.88	38	0.07	1	36	0.01	1.24	21	0	3.01	1
Earning assets that reprice within 1 year	47.97	35.71	81	40.19	38.80	50	26.91	37.37	24	50.53	39.38	79	42.82	39.29	61
Interest-bearing liabilities that reprice within 1 year	4.25	6.79	41	3.26	6.64	24	3.45	6.39	32	4.16	8.20	26	8.42	10.19	44
Long-term debt that reprices within 1 year	1.31	0.38	84	0.45	0.27	78	0.82	0.26	84	0.21	0.47	64	0	0.96	25
Net assets that reprice within 1 year	42.40	27.35	88	36.48	30.83	60	22.64	29.65	33	46.17	29.11	87	34.40	26.63	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	11.07	5.89	72	1.61	-3.31	66	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25
Net short-term noncore funding dependence	8.93	0.87	82	0.40	-9.17	79	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52
Short-term investment / Short-term noncore funding	44.10	112.63	31	90.45	304.29	18	52.61	273.46	11	262.01	184.19	72	16.90	77.77	21
Liquid assets - short-term noncore funding / Nonliquid assets	-9.44	24.05	8	2	36.72	10	-0.62	36.68	7	9.80	28.18	22	0.85	16.97	19
Net loans and leases / Total deposits	97.84	79.04	85	90.75	73.05	87	93.39	72.79	89	83.85	79.43	64	91.92	90.31	49
Net loans and leases / Core deposits	105.94	86.19	78	93.96	78.83	80	97.95	78.25	83	86.91	88.34	56	99.68	103.93	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.61	-10.05	67	1.13	0.50	74	0.88	0.12	79	1.36	1.57	55	1.12	0.72	71
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.11	-19.27	46	1.43	1.06	65	0.50	-0.25	71	3.87	4.31	55	1.02	1.36	46
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	15.12	26.09	36	13.76	13.65	61	14.85	14.28	60	10.45	11.38	57	12.22	12.67	57
Available-for-sale securities	82.91	71.92	63	83.90	84.59	36	83.02	83.77	38	86.48	87.23	37	84.29	85.40	37
U.S. Treasury securities	0	9.62	7	0.13	6.01	32	0.17	6.70	28	0	4.72	16	0.03	6.15	28
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0.25	3.49	32
Municipal securities	23.03	8.02	84	28.14	8.38	87	28.13	8.22	87	32.12	9.83	88	26.39	7.75	88
Mortgage-backed securities	38.26	62.34	15	51.43	66.09	26	51.25	66.54	27	56.53	66.64	34	66.38	67.43	46
Asset-backed securities	31.54	4.33	97	12.79	2.45	91	12.55	2.50	90	2.82	1.91	72	0.26	1.66	58
Other debt securities	5.20	3.02	75	5.16	3.01	75	5.76	3.08	80	5.45	3.01	76	3.20	2.94	69
Mutual funds and equity securities	1.97	0.27	96	2.34	0.29	96	2.13	0.29	95	3.07	0.35	97	3.49	0.40	96
Debt securities 1 year or less	34.22	9.28	93	15.35	8.18	82	15.91	7.78	81	6.40	10.55	41	1.15	11.86	8
Debt securities 1 to 5 years	1.35	20.14	3	1.03	17.39	7	1.35	18.25	8	28.05	17.03	75	34.47	17.94	79
Debt securities over 5 years	62.37	68.28	35	81.16	72.07	59	80.49	71.11	64	62.35	69.86	34	60.89	66.02	36
Pledged securities	20.36	31.26	37	29.77	33.37	46	29.42	32.26	48	14.29	35.67	24	24.24	30.57	46
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	136.23	-40.81	98	17.07	64.27	35	-46.02	27.98	3	867.64	183.32	93	-22	26.69	17
Investment securities	10.34	11.76	58	63.98	32.48	77	36.92	31.36	62	37.14	23.62	75	7.45	11.75	55
Core deposits	17.39	4.57	85	60	16.96	96	47.35	16.94	91	46.53	26.88	89	17.91	11.23	75
Noncore funding	325.11	36.20	95	66.04	-21.64	98	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,702,542	9,716,754	8,651,329
Commit: Secured commercial real estate loans	6,751,076	3,565,999	4,207,340	3,032,649	2,813,021
Commit: Unsecured real estate loans	270,114	303,131	299,929	326,089	99,771
Credit card lines (reported semiannually, June/Dec)			306,285	291,522	302,909
Securities underwriting	0	0	0	0	0
Standby letters of credit	265,590	162,205	196,597	177,960	153,743
Commercial and similar letters of credit	7,729	4,753	1,550	8,913	22,035
Securities lent	35,256	23,194	24,868	29,145	28,906
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	372,804,798	477,387,844	476,165,700	0	0
Written options contracts (interest rate)	1,918,372	3,575,733	3,033,154	0	0
Purchased options contracts (interest rate)	0	50,000	0	0	0
Interest rate swaps	2,637,853	1,550,647	1,386,897	1,693,390	865,884
Futures and forward foreign exchange	141,735	112,124	177,523	111,618	3,311
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Loan commitments (reported semiannually, June/Dec)						24.48	22.78	61	26.65	22.01	72	32.25	23.52	80	
Standby letters of credit	0.38	0.66	41	0.31	0.66	33	0.35	65	40	0.49	0.71	46	0.57	0.84	49
Commercial and similar letters of credit	0.01	0.02	66	0.01	0.02	63	0	0.02	51	0.02	0.02	74	0.08	0.02	88
Securities lent	0.05	0.08	87	0.04	0.10	84	0.04	0.10	84	0.08	0.18	82	0.11	0.40	80
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	545.80	44.74	93	914.59	47.31	94	858.77	46.30	94	4.95	48.62	13	3.24	68.47	13
Interest rate contracts	545.60	32.78	93	914.38	35.15	96	858.46	32.46	95	4.64	34.36	17	3.23	47.31	14
Interest rate futures and forward contracts	539.01	3.53	99	904.57	4.39	99	850.56	3.25	99	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	2.77	1.49	86	6.78	1.69	91	5.42	1.41	90	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0.09	1.29	51	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	3.81	23.04	23	2.94	20.27	22	2.48	20.49	19	4.64	20.83	24	3.23	28.86	17
Foreign exchange contracts	0.20	6.65	68	0.21	6.12	67	0.32	6.30	69	0.31	6.01	65	0.01	10.12	47
Futures and forward foreign exchange contracts	0.20	4.26	70	0.21	3.76	69	0.32	3.78	70	0.31	3.47	68	0.01	5.23	49
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)				37.49	44.98	53	40.14	42.82	65	45.49	45.53	68			

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	377,502,758	482,676,348	480,763,274	1,805,008	869,195
Interest rate contracts	377,361,023	482,564,224	480,585,751	1,693,390	865,884
Foreign exchange contracts.....	141,735	112,124	177,523	111,618	3,311
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	372,946,533	477,499,968	476,343,223	111,618	3,311
Written options	1,918,372	3,575,733	3,033,154	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,918,372	3,575,733	3,033,154	0	0
Purchased options	0	50,000	0	0	0
Exchange-traded.....	0	50,000	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	2,637,853	1,550,647	1,386,897	1,693,390	865,884
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	377,502,758	482,676,348	480,763,274	1,805,008	869,195
Interest rate contracts	377,361,023	482,564,224	480,585,751	1,693,390	865,884
Foreign exchange contracts.....	141,735	112,124	177,523	111,618	3,311
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	375,584,386	479,100,615	477,730,122	1,805,008	869,195
One year or less	374,769,153	475,405,968	471,804,223	111,618	153,311
Over 1 year to 5 years	143,549	3,047,081	5,456,102	1,024,846	23,083
Over 5 years	671,684	647,566	469,797	668,544	692,801
Gross negative fair value (absolute value)	291,512	103,800	93,339	87,500	55,562
Gross positive fair value.....	415,186	95,229	49,002	4,158	1,877
Held for trading.....	0	0	0	0	0
Non-traded.....	415,186	95,229	49,002	4,158	1,877
Current credit exposure on risk-based capital derivative contracts	78,861	13,529	9,458	3,534	1,847
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.96	93.95	49	99.98	94.10	51	99.96	94.17	50	93.82	94.10	29	99.62	93.44	50
Foreign exchange contracts	0.04	3.10	54	0.02	3.22	53	0.04	3.47	52	6.18	3.49	82	0.38	3.20	55
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	98.79	9.12	99	98.93	12.59	99	99.08	11.16	99	6.18	14.05	47	0.38	13.49	16
Written options	0.51	5.29	27	0.74	7.18	22	0.63	6.28	21	0	8.18	6	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.51	4.93	28	0.74	6.91	22	0.63	5.96	21	0	7.73	7	0	5.10	6
Purchased options	0	4.14	20	0.01	3.41	39	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0.01	0.12	82	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	0.70	77.96	6	0.32	71.71	6	0.29	74.26	7	93.82	68.76	76	99.62	69.75	90
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.96	57.96	70	99.98	56.22	72	99.96	56.71	71	93.82	53.82	66	99.62	52.22	74
Foreign exchange contracts	0.04	0.39	69	0.02	0.36	68	0.04	0.40	68	6.18	0.46	93	0.38	0.34	78
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.49	93.16	57	99.26	91.91	64	99.37	92.53	65	100	91.48	75	100	93.86	75
One year or less	99.28	37.29	90	98.49	27.90	93	98.14	27.56	94	6.18	32.05	24	17.64	32.17	44
Over 1 year to 5 years	0.04	22.61	14	0.63	29.78	12	1.13	27.01	12	56.78	27.06	91	2.66	30.45	17
Over 5 years	0.18	26.09	14	0.13	29.19	12	0.10	29.89	11	37.04	29.56	58	79.71	28.09	92
Gross negative fair value (absolute value)	0.08	2.48	9	0.02	1.18	5	0.02	0.98	5	4.85	1.55	96	6.39	0.83	99
Gross positive fair value	0.11	2.55	5	0.02	1.59	3	0.01	1.34	2	0.23	2.23	4	0.22	1.19	6
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.10	56	0.03	0.05	60	0.02	0.04	60	0.03	0.07	48	0.02	0.06	56
Gross positive fair value (X)	0.08	0.10	68	0.02	0.06	43	0.01	0.05	27	0	0.09	7	0	0.07	10
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.08	0.02	89	0.02	0.01	80	0.01	0.01	66	0	0.02	24	0	0.01	29
Current credit exposure (X)	0.02	0.06	36	0	0.05	24	0	0.04	22	0	0.06	16	0	0.05	14
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.14	0.70	32	0.03	0.59	21	0.02	0.46	20	0.01	0.85	15	0.01	0.73	14

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	252,589	278,954	278,954	167,797	152,717
Gross losses	7,160	7,758	11,614	20,358	9,122
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,396
Recoveries	7,389	3,115	5,699	5,907	5,702
Net losses	-229	4,643	5,915	14,451	3,420
Provision for loan and lease losses	51,300	-27,450	-20,450	106,480	18,500
Adjustments	0	0	0	19,128	0
Ending balance	304,118	246,861	252,589	278,954	167,797
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.11	0.09	60	-0.08	-0.12	57	-0.04	-0.09	59	0.34	0.51	28	0.07	0.15	31
Provision for loan and lease losses / Average loans and leases	0.14	0.16	53	-0.11	-0.21	60	-0.06	-0.16	61	0.44	0.82	24	0.10	0.24	29
Provision for loan and lease losses / Net loan and lease losses	-22,401.75	151.30	1	-591.21	-65.12	12	-345.73	-105.48	19	736.83	487.86	79	540.94	130.58	96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.58	1.17	9	0.71	1.32	12	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47
Allowance for loan and lease losses / Total loans and leases	0.56	1.15	11	0.60	1.30	9	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			39.88	17.40	86	42.70	21.39	82	19.30	11.58	80	49.06	8.03	96
Allowance for loan and lease losses / Nonaccrual assets	312.18	428.13	48	283.77	330.05	53	308.69	364.13	55	228.76	299.17	48	301.07	218.72	80
ALLL / 90+ days past due + nonaccrual loans and leases	34.30	320.87	3	53.50	271.93	7	42.72	287.08	4	242.41	244.34	60	301.07	151.73	88
Gross loan and lease losses / Average loans and leases	0.02	0.16	15	0.03	0.20	9	0.03	0.19	11	0.08	0.34	13	0.05	0.28	11
Recoveries / Average loans and leases	0.02	0.07	18	0.01	0.08	8	0.02	0.08	11	0.02	0.07	20	0.03	0.08	25
Net losses / Average loans and leases	0	0.09	18	0.02	0.12	21	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0.01	0	87
Recoveries / Prior year-end losses	63.62	34.26	86	15.30	25.09	34	27.99	34.67	49	64.76	33.98	87	34.73	36.22	57
Earnings coverage of net loan and lease losses (X)	-4,378.83	36.38	1	169.20	26.30	93	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	57	0	0.02	42	0	0.02	31	0	0.04	27	0	0.01	28
Real estate loans secured by 1–4 family	0	-0.02	67	0	-0.01	59	0	-0.02	60	0	0.01	35	0.01	0.01	57
Revolving	-0.02	-0.06	51	0	-0.07	58	-0.08	-0.07	28	-0.04	0.01	21	-0.04	0.02	16
Closed-end	0	-0.01	65	0	-0.01	60	0	-0.01	60	0	0	48	0.01	0	66
Commercial real estate loans	0	0	35	0	0.04	37	0	0.04	22	0	0.07	26	-0.01	0.01	17
Construction and land development	0	-0.02	45	0	0.01	49	0	0	47	0	0	43	0	-0.01	76
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	39	0	0.01	44	0	0	43	0	0	35	0	-0.01	78
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	34	0	0.05	40	0	0.05	18	0.01	0.11	25	-0.01	0.02	14
Owner-occupied	0	0	31	0	0.01	26	0	0.01	26	0	0.02	38	-0.01	0.01	10
Other	0	0.01	33	0	0.04	50	0	0.04	22	0.01	0.08	36	0	0.01	23
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.01	0.11	28	0.04	0.19	32	0.04	0.17	30	0.19	0.47	30	0.07	0.37	16
Loans to individuals	0.76				0.72		0.02	0.71	3		1.13		0.93	1.17	50
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.01	0.13	49	0.03	0.09	53	0.03	0.10	52	0	0.15	14	0	0.15	13

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		309,055		96,406		143,805		11,177		14,478
90+ days past due loans and leases		796,333		383,799		519,019		0		0
Nonaccrual loans and leases		90,181		77,659		72,197		115,074		55,733
Total past due and nonaccrual loans and leases		1,195,569		557,864		735,021		126,251		70,211
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		29,401		28,307		17,805		28,380		10,597
Total restructured loans and leases		29,401		28,307		17,805		28,380		10,597
30–89 days past due loans held for sale		8,349		72,786		91,265		0		0
90+ days past due loans held for sale		110,708		383,466		517,521		0		0
Nonaccrual loans held for sale		285		0		0		0		0
Total past due and nonaccrual loans held for sale		119,342		456,252		608,786		0		0
Restructured loans and leases in compliance		18,268		30,566		23,157		43,755		34,308
Other real estate owned		11,164		11,478		11,681		1,436		13,850
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		7,238		9,333		9,630		6,870		0
Total other assets past due and nonaccrual		7,238		9,333		9,630		6,870		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.57	0.33	82	0.23	0.29	50	0.32	0.32	61	0.04
90+ days past due loans and leases	1.46	0.10	97	0.93	0.09	93	1.16	0.10	96	0
Nonaccrual loans and leases	0.16	0.37	20	0.19	0.54	13	0.16	0.46	15	0.43
90+ days past due and nonaccrual loans and leases	1.62	0.52	93	1.12	0.68	83	1.32	0.62	89	0.43
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.05	0.09	49	0.07	0.12	45	0.04	0.10	32	0.10
30–89 days past due loans held for sale	0.02	0	90	0.18	0	97	0.20	0	97	0
90+ days past due loans held for sale	0.20	0	96	0.93	0	99	1.16	0	99	0
Nonaccrual loans held for sale	0	0	82	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.57	0.33	82	0.23	0.29	50	0.32	0.32	61	0.04
90+ days past due assets	1.46	0.10	97	0.93	0.09	93	1.16	0.10	96	0
Nonaccrual assets	0.18	0.37	24	0.21	0.55	14	0.18	0.47	15	0.45
30+ days past due and nonaccrual assets	2.20	0.89	89	1.37	1	75	1.66	0.97	83	0.49
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.29	0.33	94	0.89	0.40	90	1.07	0.36	93	0.33
90+ days past due and nonaccrual assets + other real estate owned	1.31	0.35	94	0.91	0.42	90	1.09	0.37	93	0.34
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.17	0.38	21	0.23	0.48	19	0.19	0.41	20	0.44
Allowance for loan and lease losses	39.33	55.46	39	48.49	67.85	37	42.38	62.64	35	57.45
Equity capital + allowance for loan and lease losses	2.25	3.63	37	2.51	4.12	26	2.05	3.60	27	4.34
Tier 1 capital + allowance for loan and lease losses	2.19	3.90	30	2.83	4.89	25	2.28	4.30	25	4.66
Loans and leases + other real estate owned	0.22	0.61	18	0.29	0.82	12	0.24	0.71	12	0.59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.96	0.23	94	0.37	0.25	75	0.55	0.26	84	0.08	0.39	14	0.13	0.38	16
	90+ days past due		2.48	0.11	97	1.57	0.12	94	1.99	0.12	96	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.19	0.41	27	0.17	0.60	16	0.16	0.52	19	0.68	0.76	53	0.28	0.46	36
Commercial and industrial	30–89 days past due		0	0.29	8	0.05	0.24	15	0	0.24	6	0.01	0.23	6	0	0.31	7
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.21	0.47	28	0.32	0.65	32	0.26	0.57	31	0.34	0.75	27	0.46	0.83	33
Individuals	30–89 days past due		0.06	0.83	12	0	0.60	4	0	0.63	6	0.77	0.83	53	0	0.83	5
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.49	0.17	85	0.94	0.17	93	0.60	0.17	89	1.29	0.28	91	0	0.17	11
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0.02	0.11	47	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	46	0.07	0.13	61	0.02	0.09	53	0.07	0.15	56	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		1.65	0.39	93	0.64	0.36	80	0.96	0.46	86	0.43	0.65	40	0.42	0.67	34
1–4 family	30–89 days past due	4.38	0.22	96	2.74	0.25	92	3.48	0.24	95	0	0.33	16	0	0.31	14
	90+ days past due	0.11	0.58	15	0.07	0.76	8	0.10	0.71	8	0.47	0.89	28	0.26	0.73	15
Revolving	30–89 days past due	0.05	0.31	16	0.01	0.33	13	0	0.28	9	0	0.48	5	0.15	0.45	19
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.06	0.86	15	0	1.05	6	0	1.18	6	0.01	1.13	11	0.67	1	51
Closed-end	30–89 days past due	1.70	0.41	93	0.66	0.36	77	0.99	0.49	85	0.49	0.65	48	0.44	0.70	38
	90+ days past due	4.52	0.25	96	2.82	0.27	92	3.58	0.26	94	0	0.38	17	0	0.35	16
	Nonaccrual	0.11	0.57	14	0.07	0.71	7	0.10	0.67	9	0.53	0.87	36	0.22	0.70	15
Junior lien	30–89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	6	0.02	0.04	39
Commercial real estate	30–89 days past due	0.06	0.13	40	0.01	0.16	11	0	0.15	3	0	0.26	4	0.06	0.18	29
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.29	0.29	59	0.31	0.48	45	0.24	0.38	47	0.73	0.62	64	0.28	0.23	67
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.03	0.14	53	0	0.31	14	0.03	0.20	40	0.08	0.41	42	0.11	0.20	55
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.12	59	0	0.25	15	0.03	0.16	52	0.08	0.35	49	0.11	0.17	63
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0.25	0.17	75	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.09	0.10	58	0.01	0.12	17	0	0.13	6	0	0.23	6	0.07	0.14	35
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.40	0.36	65	0.44	0.58	50	0.32	0.45	50	0.97	0.80	63	0.34	0.28	66
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0.01	0.07	19
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.11	0.12	55	0.24	0.20	59	0.16	0.17	52	0.47	0.27	75	0.06	0.16	30
Other	30–89 days past due	0.09	0.05	76	0.01	0.07	36	0	0.08	14	0	0.14	11	0.07	0.07	60
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.29	0.21	72	0.19	0.31	49	0.16	0.23	49	0.50	0.44	61	0.27	0.10	85
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,049,007	1,609,870	1,879,403	1,319,798	1,311,423										
Retained earnings	3,448,956	2,610,596	2,820,292	2,053,832	1,680,317										
Accumulated other comprehensive income (AOCI)	-736,151	42,592	15,729	92,257	25,008										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,761,812	4,263,058	4,715,424	3,465,887	3,016,748										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	727,171	609,527	631,340	296,913	297,850										
Accumulated other comprehensive income-related adjustments	-741,331	42,709	16,417	91,788	21,379										
Other deductions from common equity tier 1 capital	5,179	-117	-688	469	3,629										
Subtotal:	4,770,793	3,610,939	4,068,355	3,076,717	2,693,890										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,770,793	3,610,939	4,068,355	3,076,717	2,693,890										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	375,979	375,970	375,970	81,500	81,500										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	375,979	375,970	375,970	81,500	81,500										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	375,979	375,970	375,970	81,500	81,500										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	592,921	762,434	592,312	172,647	305,732										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	223,284	222,640	222,801	282,157	0										
Allowance for loan and lease losses in tier 2 capital	318,746	228,305	239,545	258,992	176,752										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,134,951	1,213,379	1,054,658	713,796	482,484										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,134,951	1,213,379	1,054,658	713,796	482,484										
Exited advanced approach tier 2 capital															
Total capital	6,281,723	5,200,288	5,498,983	3,872,013	3,257,874										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	69,057,120	51,277,974	57,603,934	34,645,901	26,408,103										
Less: Deductions from common equity tier 1 capital	727,171	609,527	631,340	296,912	297,848										
Less: Other deductions	-339	-328	-330	-319	-20										
Total assets for leverage ratio	68,330,288	50,668,775	56,972,924	34,349,308	26,110,275										
Total risk-weighted assets	55,053,390	41,400,230	44,696,996	31,015,354	25,390,142										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	8.67	11.77	4	8.72	12.59	3	9.10	12.37	6	9.92	12.35	11	10.61	12.11	27
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	9.35	12.48	3	9.63	13.31	3	9.94	13.11	4	10.18	13.08	3	10.93	12.78	23
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.41	14.27	4	12.56	15.21	6	12.30	14.91	7	12.48	15.23	6	12.83	14.36	26
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.53	9.22	11	7.87	9.07	17	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72				7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		180,797			179,198			180,163			176,286			174,046		0.89	8.39

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.32	12.02	18	4.23	11.72	23	3.84	12	19	5.13	11.03	27	5.91	11.51	30			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities															
Total foreign loans and leases		600,550		219,492		219,065		440,055		309,743					
Real estate loans.....		70,341		15,068		16,576		163,285		168,958					
Commercial and industrial loans		530,209		204,424		202,489		276,770		140,785					
Loans to depository institutions and other banks acceptances		0		0		0		0		0					
Loans to foreign governments and institutions		0		0		0		0		0					
Loans to individuals		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities		0		0		0		0		0					
Interest-bearing bank balances		0		0		0		0		0					
Total selected foreign assets		600,550		219,492		219,065		440,055		309,743					
Total foreign deposits		0		0		0		0		0					
Interest-bearing deposits		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
Analysis Ratios															
Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
0 0.84 33 0 0.63 34 0 0.66 33 0 0.87 31 0 1.25 31															
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26		0.18		0.20		5.18							27.03
Commercial and industrial loans		0.13		0.86		0.79		0.64							0.29
Foreign governments and institutions		0.05		0		0		0							0
Growth Rates															
Net loans and leases.....	173.61	20.31	90	-50.16	-0.16	8	-50.22	6.83	6	42.07	-2.40	89	27.01	22.48	76
Total selected assets.....	173.61	21.10	89	-50.16	3.36	8	-50.22	9.48	5	42.07	2.04	86	27.01	12.40	80
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,182,602	4,223,164	4,378,838	0	0	0	-0.96
1–4 family residential loans		4,182,602	4,223,164	4,378,838	0	0	0	-0.96
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		6.05	8	7.82	0	0		
1–4 family residential loans		6.05	8	7.82	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		37.01	39.12	38.44				
Home equity lines		0.95	0.85	0.87				
Credit card receivables.....		0	0	0				
Auto loans and other consumer loans.....		0.01	0.01	0.01				
Commercial and industrial loans		23.65	20.74	22.13				
All other loans and leases.....		38.39	39.28	38.55				

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0			
1–4 family residential loans.....	0	0	0			
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0			
Seller's interest carried as securities and loans	0	0	0			
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.20	15.46	23.79	0	0	0
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	57,806	57,138	79,199	0	0	1.17
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	57,806	57,138	79,199	0	0	1.17
90+ Days Past Due Securitized Assets						
1–4 family residential loans	1,372	1,878	2,899	0	0	-26.94
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	1,372	1,878	2,899	0	0	-26.94
Total past due securitized assets.....	59,178	59,016	82,098	0	0	0.27
Net Losses on Securitized Assets						
1–4 family residential loans	1,322	0	221	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	1,322	0	221	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.38	1.35	1.81		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.38	1.35	1.81		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.03	0.04	0.07		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.03	0.04	0.07		
Total past due securitized assets percent of securitized assets	1.41	1.40	1.87		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.04	0	0.01		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.04	0	0.01		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.64	0.82	1.18		
Home equity lines	0.05	0.01	0		
Credit card receivables					
Commercial and industrial loans	0	0.05	0		
All other loans and leases	0.04	0.01	0		
Total managed loans past due 30–89 days	0.62	0.34	0.45		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.66	2.16	2.77		
Home equity lines	0	0	0		
Credit card receivables					
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0	0		
Total managed loans past due 90+ days	1.35	0.85	1.06		
Total Past Due Managed Assets	1.98	1.18	1.52		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0		
Home equity lines	-0.02	0	-0.08		
Credit card receivables					
Commercial and industrial loans	-0.01	0.04	0.04		
All other loans and leases	0	0.01	0.01		
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.01	0.01		

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	105,000	50,000	50,000	160,000	130,000	110.00	162.50
Dividends	105,000	50,000	50,000	160,000	130,000	110.00	162.50
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	101,750	0	0	0	4,000		273.20
Dividends	101,750	0	0	0	4,000		273.20
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	206,750	50,000	50,000	160,000	134,000	313.50	207.37
Securities gains (losses)	-1	15	-93	0	0		
Other operating income	7,966	13,167	16,566	7,504	5,455	-39.50	180.30
Total operating income	214,715	63,182	66,473	167,504	139,455	239.84	206.27
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	14,110	10,658	16,721	7,667	10,283	32.39	134.70
Other expenses	22,678	22,150	34,605	22,670	23,814	2.38	56.53
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	36,788	32,808	51,326	30,337	34,097	12.13	79.45
Income (loss) before taxes	171,364	30,094	15,279	137,479	107,833	469.43	245.45
Applicable income taxes (credit)	-8,128	-3,225	-7,354	-4,505	-5,628		
Extraordinary items							
Income before undistributed income of subsidiaries	179,492	33,319	22,633	141,984	113,461	438.71	216.69
Equity in undistributed income of subsidiaries	584,886	619,934	876,557	364,657	385,710	-5.65	225.83
Bank subsidiaries	689,568	603,088	859,865	364,450	391,974	14.34	234.69
Nonbank subsidiaries	-104,682	16,846	16,692	207	-6,264		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	764,378	653,253	899,190	506,641	499,171	17.01	223.63
Memoranda							
Bank net income	794,568	653,088	909,865	524,450	521,974	21.66	222.95
Nonbank net income	-2,932	16,846	16,692	207	-2,264		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,561,991	97.33	4,868,092	88.95	5,436,746	96.33	3,497,462	3,066,577	14.25	148.47
Common and preferred stock		5,554,813	97.21	4,864,852	88.89	5,433,646	96.28	3,493,480	3,063,470	14.18	148.37
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		7,178	0.13	3,240	0.06	3,100	0.05	3,982	3,107	121.54	277.19
Investment in nonbank subsidiaries		-30,618	-0.54	66,718	1.22	66,562	1.18	49,872	52,337		
Common and preferred stock		-30,618	-0.54	66,718	1.22	66,562	1.18	49,872	52,337		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		33,984	0.59	43,890	0.80	42,002	0.74	54,925	59,890	-22.57	-35.58
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		89,394	1.56	474,173	8.66	78,971	1.40	55,397	75,815	-81.15	44.20
Cash and due from unrelated depository institution		69	0	70	0	69	0	70	70	-1.43	305.88
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		59,579	1.04	19,677	0.36	19,363	0.34	14,084	19,381	202.78	188.24
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,714,399	100.00	5,472,620	100.00	5,643,713	100.00	3,671,810	3,274,070	4.42	138.75
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		592,921	10.38	762,434	13.93	592,312	10.50	172,647	167,634	-22.23	277.55
Other liabilities		27,003	0.47	16,333	0.30	7,509	0.13	6,445	14,557	65.33	19.82
Balance due to subsidiaries and related institutions		73,615	1.29	179,866	3.29	81,239	1.44	79,224	75,131	-59.07	7.79
Total liabilities		693,539	12.14	958,633	17.52	681,060	12.07	258,316	257,322	-27.65	179.79
Equity Capital		5,020,860	87.86	4,513,987	82.48	4,962,653	87.93	3,413,494	3,016,748	11.23	134.00
Perpetual preferred stock (income surplus)		294,479	5.15	294,470	5.38	294,470	5.22	0	0	0.00	
Common stock		11	0	10	0	10	0	10	10	10.00	10.00
Common surplus		2,154,184	37.70	1,695,750	30.99	1,966,173	34.84	1,390,923	1,374,141	27.03	51.83
Retained earnings		3,413,525	59.74	2,567,055	46.91	2,773,051	49.14	2,001,439	1,680,317	32.97	349.96
Accumulated other comprehensive income		-736,151	-12.88	42,592	0.78	15,729	0.28	92,257	25,008		
Other equity capital components		-105,188	-1.84	-85,890	-1.57	-86,780	-1.54	-71,135	-62,728		
Total liabilities and equity capital		5,714,399	100.00	5,472,620	100.00	5,643,713	100.00	3,671,810	3,274,070	4.42	138.75
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		73,163	1.28	79,876	1.46	80,711	1.43	78,868	74,366	-8.40	9.66
Notes payable to subsidiaries that issued TPS		81,500	1.43	81,500	1.49	81,500	1.44	81,500	81,500	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		451	0.01	99,990	1.83	528	0.01	357	0	-99.55	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	20.17	11.02	95	22.75	12.52	93	22.31	11.94	96	16.08	7.29	94	17.63	9.68	95
Bank net income / Average equity investment in banks	19.29	11.60	93	20.74	12.35	91	20.47	11.80	93	16.34	7.45	94	18.43	10.51	91
Nonbank net income / Average equity investment in nonbanks	-9.26	9.71	3	38.28	13.18	87	27.71	13.12	79	0.41	9.75	22	-3.96	7.89	9
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	103.95	98.76	58	99.97	96.45	34	101.19	96.79	48	103.52	88.16	55	104.57	82.22	64
Nonbank net income / Parent net income		2.50			3.22	70		1.86		3.40	63		3.59	32	5.93
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	13.81	18.39	50	21.24	16.51	74	13.72	16.81	54	7.57	20.06	27	8.53	20.43	36
Total debt / Equity capital	11.81	12.61	59	16.89	11.37	75	11.94	11.71	66	5.06	14.41	34	5.56	14.31	44
Total debt + notes payable to subs that issued TPS / Equity capital	13.43	14.76	54	18.70	13.41	75	13.58	13.63	59	7.45	16.67	29	8.26	16.36	44
Total debt + Loans guaranteed for affiliate / Equity capital	11.81	12.68	58	16.89	11.46	75	11.94	11.77	65	5.06	14.68	33	5.56	14.56	43
Total debt / Equity capital – excess over fair value	11.81	12.75	57	16.89	11.47	75	11.94	11.81	66	5.06	14.52	34	5.56	14.51	44
Long-term debt / Equity capital	11.81	11.91	60	16.89	10.65	75	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.01	0.09	86	2.22	0.10	93	0.01	0.06	83	0.01	0.06	84	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	28.07	39.59	39	46.99	40.69	48	35.45	39.86	40	31.47	34.67	44	42.59	28.44	63
Double Leverage															
Equity investment in subs / Equity capital	110.02	104.01	75	109.25	103.15	80	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54
Total investment in subs / Equity capital.....	110.17	109.29	66	109.32	108.29	71	110.89	108.40	75	103.92	110.16	44	103.39	111.07	39
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.49	0.39	62	0.48	0.27	70	0.60	0.29	74	0.26	0.47	46	0.20	0.36	47
Equity investment in subs – equity cap / Net income-div (X).....	0.59	1.15	40	0.55	0.85	50	0.70	1.05	51	0.32	1.82	13	0.22	1.22	17
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	140.29	130.36	62	57.48	152.56	12	42.84	152.85	8	132.93	136.59	57	173.18	177.68	56
Cash from ops + noncash items + op expense / Op expense + dividend	133.50	118.32	62	145.60	155.61	54	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.10	105.80	63	450.04	94.59	98	107.46	98.54	63	86.68	134.08	19	56.71	116.34	11
Pretax operating income + interest expense / Interest expense	1,314.49	1,565.66	60	382.36	1,645.53	19	191.38	1,835.33	11	1,893.13	2,016.32	72	1,148.65	1,968.54	44
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,137.19	1,454.22	57	341.78	1,896.20	18	179.99	1,770.77	9	1,394.89	1,539.23	67	841.32	1,632.83	36
Dividends + interest from subsidiaries / Interest expense + dividends	149.80	150.57	59	50.87	174.48	12	34.65	174.12	9	146.92	150.43	57	217.49	210.80	60
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	76.33	26.99	89	6.53	40.79	16	224.85	47.61	90	1,419.16	35.64	96		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.99	3.60	46	8.71	3.29	84	1.59	3.44	48	2.27	3.85	48	2.69	2.64	59
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.29	1.77	63	0.52	1.76	73	0.57	1.76	74	0.87	2.66	75	0.80	5.62	68
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	69.03	70.90	53	263.02	69.90	95	563.68	66.37	98	71.30	81.10	52	45.24	57.84	44
Dividends declared / Net income	16.21	31.93	24	13.42	27.22	24	14.19	28.27	22	19.98	42.29	20	10.28	33.08	13
Net income – dividends / Average equity.....	16.90	7.51	96	19.70	9.25	93	19.14	8.62	94	12.86	4.14	93	15.82	6.46	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	84.74	133.26	37	57.05	160.45	22	39.19	155.92	18	158.04	132.17	63	253.26	178.13	74
Dividends from nonbank subsidiaries	82.12	2.76	98	0	6.19	21	0	4.90	22	0	3.41	23	7.79	7.53	75
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	166.86	183.35	60	57.05	213.42	13	39.19	203.53	8	158.04	174.85	55	261.06	260.40	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	13.21	43.79	25	7.66	43.30	14	5.50	45.96	14	30.51	60.28	25	24.91	66.55	16
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	13.21	52.71	22	7.66	48.70	14	5.50	51.33	12	30.51	62.88	22	24.91	69.36	15
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96		0	66.90	8	0	62.63	8	0	56.39	15		82.95	
Interest income from nonbank subsidiaries.....		3.25		0	2.38	31	0	2.44	31	0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries		0.51		0	0.66	39	0	0.37	40	0	0.86	39		1.92	
Other income from nonbank subsidiaries.....		0.12		0	0.11	44	0	0.07	45	0	0.16	46		1.06	
Operating income from nonbank subsidiaries		64.26		0	94.31	2	0	87.22	3	0	79.84	8		150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	48.90	67.73	28	79.14	72.55	32	75.22	74.16	28	95.52	69.76	55	93.22	67.32	49
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	48.90	81.70	20	79.14	82.68	26	75.22	83.13	23	95.52	82.20	39	93.22	78.80	35
Dividends from nonbank subsidiaries		47.39	2.90	96	0	3.56	21	0	3.07	21	0	1.95	23	2.87	2.65
Interest income from nonbank subsidiaries.....		0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19
Management and service fees from nonbank subsidiaries		0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06
Other income from nonbank subsidiaries.....		0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04
Operating income from nonbank subsidiaries		47.39	4.41	95	0	5.69	14	0	4.67	14	0	4.70	16	2.87	7.29
Dividends from subsidiary holding companies.....		0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52
Interest income from subsidiary holding companies		0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	48	0	0	49	0	0
Other income from subsidiary holding companies.....		0	0	50	0	0	50	0	0	50	0	0	49	0	0
Operating income from subsidiary holding companies.....		0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08
Loans and advances from subsidiaries / Short term debt.....			284.57			152.66			158.10			135.13			83.37
Loans and advances from subsidiaries / Total debt		12.34	27.96	46	10.48	28.03	44	13.63	26.38	47	45.68	27.08	73	44.36	28.33